



**INDIAN INSTITUTE OF BANKING & FINANCE**  
(ISO 21001:2018 Certified)

**“Program on Management of Non Fund Base Business & Its Impact on Profitability”**

**From 24<sup>th</sup> to 26<sup>th</sup> April 2024**

**LIVE CLASSROOM SESSIONS IN VIRTUAL MODE**



*Programme Co-Ordinator: Mr. Arun Misra*  
*Faculty, IIBF, Mumbai*  
*Mail ID: [fm.trg4@iibf.org.in](mailto:fm.trg4@iibf.org.in)*

**Indian Institute of Banking & Finance,  
Kohinoor City, Commercial II, Tower 1<sup>st</sup> & 3<sup>rd</sup> floor,  
Off LBS Marg, Kiroli Road,  
Kurla (W), Mumbai – 400070.  
Website: [www.iibf.org.in](http://www.iibf.org.in)**

## **“PROGRAM ON MANAGEMENT OF NON FUND BASE BUSINESS & ITS IMPACT ON PROFITABILITY”**

### **BACKGROUND**

During its 95 years of service, IIBF which is an "**Institute of the Bankers, for the Bankers and by the Bankers**" has emerged as a premier institute in banking and finance education. Considering the emerging requirements of the bankers in the ever-changing dynamic environment, IIBF has been providing training to bankers in select areas. IIBF has world class training facilities at its Leadership Centre, Mumbai. It also has four Professional Development Centers (PDCs) at Mumbai, Delhi, Chennai & Kolkata with residential facilities at Delhi to accommodate more than 50 participants at a time.

### **PURPOSE**

Financing of goods & services imported in to India has always been an important part of the credit business of commercial banks in India. As a result, public sector banks have to diversify their fund based facilities more towards non-fund based facilities. This would help them to increase their revenue while optimizing the use of funds and would help to spread their risk over variety of activities. The non-fund based facilities of the public sector banks include Letter of Credit, Bank guarantees & Co-acceptance of bills etc. The public sector banks have to focus more on all the non-fund based credit facilities.

Trade involves purchase of merchandise from a seller by a purchaser for his onward selling for a profit. Every trade transaction involves movement of goods, documents & funds. Banks plays a vital role in movement of documents & funds. While Letter of Credit(LC) also known as **Documentary Credit** is still widely accepted payment mechanism under both Domestic & Global Trade Settlements, **Standby LCs** (SBLC) also continue to be one of the popular instruments to Guarantee & smoothen the PaymentProcesses which is subjected to different updated rules of UCP600 & ISP98. Similarly Bank Guarantees in the form of either DPG or APG plays an important role in securing the Customer from the risk of any possible default, either on account of Non Performance or breach of any Contract. This Programme is exclusively designed to sensitize & update all the Trainee Participants on the latest Rules/Procedures & Practices related to Non Fund Base Business both related to all domestic & international Trade Transactions and to make them understand how effectively the profitability can be increased with regulatory compliance.

### **OBJECTIVES:**

**To develop in depth knowledge & comprehensive understanding of various types of Non Fund Base facilities and their impact on bottom line of the balance sheet. All forms of LCs, SBLCs and all Types of Bank Guarantees related to all domestic & international Trade Transactions with focus on the profitability and the regulatory aspects of Non Fund Base facilities.**

## CONTENT OVERVIEW:

To impart specific skills related to -

- ✓ Overview of Non Fund base facilities.
- ✓ Trade finance & Methods of Payments
- ✓ LC mechanism, Different Parties to LC & different types of LCs,SBLCs
- ✓ INCOTERMS, UCP600, ISBP, ISP98, URC-522
- ✓ Structuring of LC & Documentations
- ✓ Standard examination of Documents, determination of complying Presentations & Notice of Refusal
- ✓ Discussion on Discrepancies
- ✓ Application of UCP600 in Letter of Credit, e-UCP
- ✓ Special discussion on Bill of Lading, Other transport Documents
- ✓ ICC opinions & DOCDEX Decisions
- ✓ SWIFT in LC Operations
- ✓ Bank Guarantees, Parties & Types of BGs, Issuance, Invocation & operational Aspects
- ✓ Trade based Money Laundering
- ✓ Regulatory guidelines for Non fund base facilities
- ✓ Case Studies and Hands-on assessment of Non Fund Base facilities.

## TARGET GROUP

This Programme is intended for **Bank Officers – Scale II to V**, Working in Credit Profile of the Bank, AD(B) Branches, International Banking, Mid/Large Corporate Finance Branches & Administrative Offices such as ROs/ZOs/CO

## DURATION

**3 Days, from 24<sup>th</sup> to 26<sup>th</sup> April, 2024 from 10.00 AM to 5.15 PM.**

## MODE:

Sessions are conducted on virtual platform (ZOOM). Live sessions are delivered by faculty. The sessions are made interactive by sharing experience, putting poll questions during the session.

## FEE

**Rs 6,000/-per participant plus GST@18% aggregating to Rs.7080/-**  
(In case of TDS deduction, please send us TDS certificate)

**For further details and nomination kindly contact:**

<b>Mr. Arun Misra,</b> <b>Faculty IIBF,</b> <b>Mobile: 9175178993</b> <b>Email: <a href="mailto:fm.trg4@iibf.org.in">fm.trg4@iibf.org.in</a></b>	<b>Mr. P N Mehrotra,</b> <b>Director (Training),</b> <b>Phone: +91-22-68507004</b> <b>Mobile: 8291294676</b> <b>Email: <a href="mailto:dir.trg@iibf.org.in">dir.trg@iibf.org.in</a></b>
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**NOMINATION FORM for BANKS/FIs**

**Programme title: “Program on Management Of Non Fund Base Business & Its Impact on Profitability”**

**Date: 24<sup>th</sup> to 26<sup>th</sup> April, 2024**

**Programme Type: Virtual mode**

**PARTICIPANTS NOMINATED:**

S.No	Name (Mr./Ms./Mrs.)	Designation	Branch/Office	Mobile No. and Land Line No.	E-mail (PERSONAL AND OFFICIAL MAIL ID BOTH)*
1					
2					
3					
4					

**\*Login details of the program shall be shared on personal mail id.**

Bank/Organization: \_\_\_\_\_

Address/GSTIN for raising invoice: \_\_\_\_\_

Pin Code: \_\_\_\_\_

Nominating official contact details/mail id \_\_\_\_\_

**Fee: Rs6,000/-per participant plus GST@18% aggregating to Rs.7080/-**

(In case of TDS deduction, please send us TDS certificate)

Programme fees may be remitted to the credit of Institute’s account as given below:

- ✓ Name of the Account: Indian Institute of Banking and Finance
- ✓ Name of the Bank branch: State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ Savings Account No: 36919200263 IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GSTIN NO. 27AAATT3309D1ZS)

(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)

**For further details and nomination kindly contact:**

**Mr. Arun Misra,**  
**Faculty-IIBF,**  
**Mobile: 9585883789**  
**Email: dd.trg2@iibf.org.in**

**Mr. P N Mehrotra,**  
**Director (Training),**  
**Phone: +91-22-68507004**  
**Mobile: 8291294676**  
**Email: dir.trg@iibf.org.in**



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**FORM FOR SELF-SPONSORED CANDIDATES**

**Programme title: “Program on Management of Non Fund Base Business & Its Impact on Profitability”**

**From: 24<sup>th</sup> to 26<sup>th</sup> April, 2024**

**Programme Type: Virtual**

**Details of candidate:**

Sl. No	Name (Mr/Ms/Mrs)	Designation	Contact No. (Mobile)	E-mail (PERSONAL) *	UTR NUMBER towards fees remitted
1					

**\*Login details of the program shall be shared on personal mail id.**

Name & Address of Bank/ FI employed with:

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Postal Address of participant:

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PIN Code: \_\_\_\_\_

**Fee: Rs6,000/-per participant plus GST@18% aggregating to Rs.7080/-**

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